

Information to identify the case:		
Debtor 1	William N Geary	Social Security number or ITIN xxx-xx-9210
	First Name Middle Name Last Name	EIN --_-----
Debtor 2	Nicole M Geary	Social Security number or ITIN xxx-xx-1606
(Spouse, if filing)	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA	
Case number:	18-24551-GLT	
		Date case filed for chapter 13 11/21/18

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	William N Geary	Nicole M Geary
2. All other names used in the last 8 years		
3. Address	321 Shady Ave Charleroi, PA 15022	321 Shady Ave Charleroi, PA 15022
4. Debtor's attorney Name and address	Lawrence W. Willis Willis & Associates 201 Penn Center Blvd Suite 310 Pittsburgh, PA 15235	Contact phone 412-235-1721 Email: ecf@westernpabankruptcy.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteedpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 12/17/18

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	January 28, 2019 at 03:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219								
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<table border="0"> <tr> <td> Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). </td> <td> Filing deadline: 3/29/19 </td> </tr> <tr> <td> Deadline for all creditors to file a proof of claim (except governmental units): </td> <td> Filing deadline: 1/30/19 </td> </tr> <tr> <td> Deadline for governmental units to file a proof of claim: </td> <td> Filing deadline: 5/20/19 </td> </tr> </table> <hr/> <p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <table border="0"> <tr> <td> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </td> <td> Filing deadline: 30 days after the conclusion of the meeting of creditors </td> </tr> </table>		Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 	Filing deadline: 3/29/19	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 1/30/19	Deadline for governmental units to file a proof of claim:	Filing deadline: 5/20/19	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
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Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 1/30/19									
Deadline for governmental units to file a proof of claim:	Filing deadline: 5/20/19									
Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors									
9. Filing of plan	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 1/28/19 at 03:00 PM , Location: 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219									
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.									
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.									
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.									
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.									

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 William N Geary
 Nicole M Geary
 Debtors

Case No. 18-24551-GLT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: bsil
 Form ID: 309I

Page 1 of 2
 Total Noticed: 37

Date Rcvd: Dec 17, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 19, 2018.

db/jdb
 aty +William N Geary, Nicole M Geary, 321 Shady Ave, Charleroi, PA 15022-1243
 +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
 14953350 +Bankamerica, 4909 Savarese Circle, Tampa, FL 33634-2413
 14953355 +Cnna, Po Box 6282, Sioux Falls, SD 57117-6282
 14953357 +Chld/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
 14965566 +Commonwealth OF PA, Bureau Of Comm Payroll Operations, PO Box 8006,
 Harrisburg, PA 17105-8006
 14953358 +Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610
 14953362 +Nationstar/mr Cooper, 350 Highland, Houston, TX 77009-6623
 14953364 +Nissan Motor Acceptanc, Po Box 660360, Dallas, TX 75266-0360
 14953365 +Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747
 14953373 +Thom/atls/fortiva, Pob 105555, Atlanta, GA 30348-5555
 14953375 +U S Dept Of Ed/Gsl/Atl, Po Box 5609, Greenville, TX 75403-5609

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: ecf@westernpabankruptcy.com Dec 18 2018 03:13:27 Lawrence W. Willis,
 Willis & Associates, 201 Penn Center Blvd, Suite 310, Pittsburgh, PA 15235
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 18 2018 03:13:51 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 ust +E-mail/Text: ustpreion03.pi.ecf@usdoj.gov Dec 18 2018 03:13:58
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721
 14959526 EDI: GMACFS.COM Dec 18 2018 08:03:00 Ally Bank, PO Box 130424, Roseville MN 55113-0004
 14953349 +EDI: GMACFS.COM Dec 18 2018 08:03:00 Ally Financial, P.O. Box 380901,
 Bloomington, MN 55438-0901
 14953351 EDI: BANKAMER.COM Dec 18 2018 08:09:00 Bk Of Amer, Po Box 982238, El Paso, TX 79998
 14953353 EDI: CAPITALONE.COM Dec 18 2018 08:03:00 Capital One, 15000 Capital One Dr,
 Richmond, VA 23238
 14953352 +EDI: CAPITALONE.COM Dec 18 2018 08:03:00 Cap1/bontn, Po Box 30253,
 Salt Lake City, UT 84130-0253
 14953354 +EDI: CAPITALONE.COM Dec 18 2018 08:03:00 Capitalone, 15000 Capital One Dr,
 Richmond, VA 23238-1119
 14953356 +EDI: CHASE.COM Dec 18 2018 08:03:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 14953359 +EDI: PHINAMERI.COM Dec 18 2018 08:03:00 Gm Financial, Po Box 181145,
 Arlington, TX 76096-1145
 14953360 +E-mail/Text: bankruptcy@huntington.com Dec 18 2018 03:13:57 Huntington National Ba,
 7 Easton Oval, Columbus, OH 43219-6060
 14953361 +EDI: CBSKOHLS.COM Dec 18 2018 08:03:00 Kohls/capone, N56 W 17000 Ridgewood Dr,
 Menomonee Falls, WI 53051-7096
 14953363 +EDI: NHCLLC.COM Dec 18 2018 08:09:00 Natl Hosp Collections, 16 Distributor Dr Ste 2,
 Morgantown, WV 26501-7209
 14954048 +EDI: PRA.COM Dec 18 2018 08:03:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14955609 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 18 2018 03:13:51
 Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946,
 Harrisburg PA 17128-0946
 14953366 +EDI: PRA.COM Dec 18 2018 08:03:00 Portfolio Recov Assoc, 120 Corporate Blvd Ste 100,
 Norfolk, VA 23502-4952
 14953367 EDI: AGFINANCE.COM Dec 18 2018 08:03:00 Springleaf Financial S, Po Box 18142,
 Pleasant Hills, PA 15236
 14953368 +EDI: RMSC.COM Dec 18 2018 08:09:00 Synchb/lowes, Po Box 956005, Orlando, FL 32896-0001
 14953369 +EDI: RMSC.COM Dec 18 2018 08:09:00 Synchb/old Navy, Po Box 965005,
 Orlando, FL 32896-5005
 14953370 +EDI: RMSC.COM Dec 18 2018 08:09:00 Synchb/paypal Extras Mc, Po Box 965005,
 Orlando, FL 32896-5005
 14953371 +EDI: RMSC.COM Dec 18 2018 08:09:00 Synchb/qvc, Po Box 965005, Orlando, FL 32896-5005
 14953372 +EDI: RMSC.COM Dec 18 2018 08:09:00 Synchb/roomful Express, C/o Po Box 965036,
 Orlando, FL 32896-0001
 14953374 +EDI: WTRRN BANK.COM Dec 18 2018 08:03:00 Td Bank Usa/targetcred, Po Box 673,
 Minneapolis, MN 55440-0673

TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 cr Nationstar Mortgage LLC d/b/a Mr. Cooper

District/off: 0315-2

User: bsil
Form ID: 309I

Page 2 of 2
Total Noticed: 37

Date Rcvd: Dec 17, 2018

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14965557* +Ally Financial, P.O. Box 380901, Bloomington, MN 55438-0901
14965559* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bk Of Amer, Po Box 982238, El Paso, TX 79998)
14965558* +Bankamerica, 4909 Savarese Circle, Tampa, FL 33634-2413
14965561* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)
14965560* +Cap1/bontn, Po Box 30253, Salt Lake City, UT 84130-0253
14965562* +Capitalone, 15000 Capital One Dr, Richmond, VA 23238-1119
14965563* +Cbna, Po Box 6282, Sioux Falls, SD 57117-6282
14965564* +Chase Card, Po Box 15298, Wilmington, DE 19850-5298
14965565* +Chld/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14965567* +Gm Financial, Po Box 181145, Arlington, TX 76096-1145
14965568* +Huntington National Ba, 7 Easton Oval, Columbus, OH 43219-6060
14965569* +Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
14965570* +Nationstar/mr Cooper, 350 Highland, Houston, TX 77009-6623
14965571* +Natl Hosp Collections, 16 Distributor Dr Ste 2, Morgantown, WV 26501-7209
14965572* +Nissan Motor Acceptanc, Po Box 660360, Dallas, TX 75266-0360
14965573* +Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747
14965574* +Portfolio Recov Assoc, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
14965575* ++SPRINGLEAF FINANCIAL SERVICES, P O BOX 3251, EVANSVILLE IN 47731-3251
(address filed with court: Springleaf Financial S, Po Box 18142, Pleasant Hills, PA 15236)
14965576* +Synch/lowes, Po Box 956005, Orlando, FL 32896-0001
14965577* +Synch/old Navy, Po Box 965005, Orlando, FL 32896-5005
14965578* +Synch/paypal Extras Mc, Po Box 965005, Orlando, FL 32896-5005
14965579* +Synch/qvc, Po Box 965005, Orlando, FL 32896-5005
14965580* +Synch/roomful Express, C/o Po Box 965036, Orlando, FL 32896-0001
14965581* +Thom/atls/fortiva, Pob 105555, Atlanta, GA 30348-5555
14965582* +Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
14965583* +U S Dept Of Ed/Gsl/Atl, Po Box 5609, Greenville, TX 75403-5609

TOTALS: 1, * 27, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 19, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 17, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
bkgroup@kmlawgroup.com
Lawrence W. Willis on behalf of Debtor William N Geary ecf@westernpabankruptcy.com,
urfreshstrt@gmail.com
Lawrence W. Willis on behalf of Joint Debtor Nicole M Geary ecf@westernpabankruptcy.com,
urfreshstrt@gmail.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 5